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PATENT APPLICATION Docket No. 8514-057 (STA-28)

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

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Serial No.:

09/815,434

Examiner:

John W. HAYES

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For:

TOKENLESS BIOMETRIC ELECTRONIC FINANCIAL TRANSACTIONS

VIA A THIRD PARTY IDENTICATOR

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

TERMINAL DISCLAIMER TO OBVIATE A DOUBLE PATENTING REJECTION

I, Mark G. Thompson, Chief Financial Officer of INDIVOS CORPORATION, a Delaware corporation, formerly known as VERISTAR CORPORATION, a Delaware corporation, formerly known as SMARTTOUCH, INC., a Delaware corporation, (assignee), having a place of business at One Market Street, Suite 700, San Francisco, California 94105, assignee of the entire right, title and interest of the above-described U.S. Patent Application Serial No. 09/815,434, filed March 22, 2001, for TOKENLESS BIOMETRIC ELECTRONIC FINANCIAL TRANSACTIONS VIA A THIRD PARTY IDENTICATOR, by assignment from the inventors to VERISTAR CORPORATION recorded in Reel/Frame 011359/0599 (5 pages) on December 6, 2000, with subsequent name changes from VERISTAR CORPORATION to INDIVOS CORPORATION recorded in Reel/Frame 012902/0536 (3 pages) on May 17, 2002, and from INDIVOS CORPORATION to INDIVOS CORPORATION recorded in Reel/Frame 013862/0618 (5 pages) on August 11, 2003, represent that I am empowered to sign on behalf of assignee.

I hereby disclaim the terminal part of any patent granted on the above-identified application, which would extend beyond the expiration date of U.S. Patent No. 6,662,166 and

hereby agree that any patent so granted on the above-identified application shall be enforceable only for and during such period that the legal title to said patent shall be the same as the legal title to United States Patent No. 6,662,166, this agreement to run with any patent granted on the above-identified application and to be binding upon the grantee, its successors or assigns.

Attached is the fee prescribed under 37 CFR 1.20(d).

INDIVOS CORPORATION

a Delaware corporation

Mark G. Thompson Chief Financial Officer

Dated: 9-29-64